

Information to identify the case:

Debtor 1	Jill King Greenwood	Social Security number or ITIN	xxx-xx-2752
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 9/30/16
Case number: 16-23676-CMB		Date case converted to chapter	7 11/5/20

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jill King Greenwood	
2. All other names used in the last 8 years		
3. Address	335 Plumer Ave Emsworth, PA 15202-1735	
4. Debtor's attorney Name and address	Aurelius P. Robleto Robleto Kuruce, PLLC 6101 Penn Avenue Suite 201 Suite 1306 Pittsburgh, PA 15206	Contact phone 412-925-8194 Email: apr@robletolaw.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Jill King Greenwood**

Case number **16-23676-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 11/5/20</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 21, 2020 at 12:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</p>
<p>8.</p> <p>Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 2/19/21</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Filing deadline: 1/14/21</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Filing deadline: 3/29/17</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Liquidation of the debtor's property and payment of creditors' claims</p>	<p>The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Jill King Greenwood
Debtor(s)

Case No. 16-23676-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 05, 2020

User: lfin
Form ID: 309B

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2020:

Recip ID	Recipient Name and Address
db	Jill King Greenwood, 335 Plumer Ave, Emsworth, PA 15202-1735
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Karina Velter, Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028
aty	Leon P. Haller, Purcell, Krug & Haller, 1719 North Front Street, Harrisburg, PA 17102-2392
aty	+ Lois M. Vitti, Vitti Law Group, Inc., 333 Allegheny Avenue, Suite 303, Oakmont, PA 15139-2072
aty	Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
aty	+ Robleto Kuruce, PLLC, 6101 Penn Avenue, Suite 201, Pittsburgh, PA 15206-3956
14298276	AES/Suntrust, PO Box 61047, Harrisburg, PA 17106-1047
14298279	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 742537, Cincinnati, OH 45274-2537
14298281	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
14311097	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14298288	+ West View Water Authority, Attn Julie, 210 Perry Highway, Pittsburgh, PA 15229-1895

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: apr@robletolaw.com	Nov 06 2020 00:50:00	Aurelius P. Robleto, Robleto Kuruce, PLLC, 6101 Penn Avenue, Suite 201, Suite 1306, Pittsburgh, PA 15206
tr	+ EDI: BRCCRAWFORD.COM	Nov 06 2020 05:33:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Nov 06 2020 00:51:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	EDI: RECOVERYCORP.COM	Nov 06 2020 05:33:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14298277	EDI: CAPITALONE.COM	Nov 06 2020 05:33:00	Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285
14298278	+ EDI: CAUT.COM	Nov 06 2020 05:33:00	Chase Auto, National Bankruptcy Dept., 201 N

District/off: 0315-2

User: lfin

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			Central Ave, Phoenix, AZ 85004-1071
14298280	Email/PDF: creditonebknotifications@resurgent.com	Nov 06 2020 02:03:20	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14298282	EDI: DISCOVER.COM	Nov 06 2020 05:33:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
14302378	EDI: DISCOVER.COM	Nov 06 2020 05:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14298283	Email/Text: kburkley@bernsteinlaw.com	Nov 06 2020 00:52:00	Duquesne Light, Bernstein-Burkley P.C., 707 Grant St Ste 2200, Pittsburgh, PA 15219-1945
14345611	+ Email/Text: kburkley@bernsteinlaw.com	Nov 06 2020 00:52:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14711893	+ EDI: ECMC.COM	Nov 06 2020 05:33:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14298284	+ EDI: AMINFOFP.COM	Nov 06 2020 05:33:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14323187	EDI: CAUT.COM	Nov 06 2020 05:33:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14342864	Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2020 02:04:33	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14348975	+ EDI: MID8.COM	Nov 06 2020 05:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14298286	Email/Text: blegal@phfa.org	Nov 06 2020 00:51:00	PA Housing Finance Agency, PO Box 8029, Harrisburg, PA 17105-8029
14360565	EDI: PRA.COM	Nov 06 2020 05:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14408881	+ Email/Text: blegal@phfa.org	Nov 06 2020 00:51:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14299247	EDI: RECOVERYCORP.COM	Nov 06 2020 05:33:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14298287	EDI: RMSC.COM	Nov 06 2020 05:33:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		JPMORGAN CHASE BANK, N.A.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14298285	##+	Northwest Consumer Discount Co., 6080 Steubenville Pike, McKees Rocks, PA 15136-1398

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: lfin

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Date Rcvd: Nov 05, 2020

Form ID: 309B

Total Noticed: 35

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
Aurelius P. Robleto	on behalf of Attorney Robleto Kuruce PLLC apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Debtor Jill King Greenwood apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com
Jana S Pail	on behalf of Trustee Ronda J. Winnecour jpail@chapter13trusteewdpa.com
Karina Velter	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lois M. Vitti	on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com loismvitti@vittilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 11